Appl. No. 09/781,310
Amdt. dated Aug. 8, 2005
Reply to Office action of April 7, 2005

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims

1-22.   (Cancelled).

23-44.   (Cancelled).

45-66.   (Cancelled).

67.   (New).   A method for forecasting the performance of at least one account, the method comprising the steps of:

(a)   determining a vintage factor based upon multiple accounts of multiple vintages; and

(b)   determining the expected performance of at least one account as a function of the vintage of said at least one account based upon said vintage factor; wherein steps (a) and (b) are performed by a processor.

68.   (New).   The method as recited in claim 67, wherein step (b) comprises:

determining the changes in the expected performance over the life of said at least one account.

69.   (New).   The method as recited in claim 68, wherein step (b) comprises:

determining the expected performance of said at least one account by comparing said at least one account to other accounts of similar age.

70.   (New).   The method as recited in claim 69, wherein step (b) comprises:

determining the expected performance of said at least one account by comparing it to other accounts of similar age or vintage by determining parameters that are common to all vintages at given ages.

71.   (New).   The method as recited in claim 67, wherein step (b) comprises:

determining the expected performance of said account as a function of one or more external time based factors that are not related to the age of the account, defining an external impact factor.

72.   (New).   The method as recited in claim 67, wherein step (a) comprises:

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determining a first scaling factor for scaling the expected performance of an account as a function of the age of the account, defining a vintage scaling factor.

73.   (New). The method as recited in claim 71, wherein step (b) comprises:

determining a second scaling factor, defining an external impact scaling factor.

74.   (New). The method as recited in claim 73, further including the steps

(c)   determining demographic characteristics of said at least one account.

(d)   comparing the demographics characteristics of other accounts to at least one of said vintage scaling factor and said external impact scaling factor.

(e)   generating new scaling factors for new vintage accounts as a function of said demographic characteristics.

75.   (New). The method as recited in claim 67, wherein step (b) comprises:

determining the expected performance of said at least one account a function as a function of at least one external time based factor not related to the age of the account and selected from the group consisting of seasonality, market competition, management policy, consumer environment and economic environment).

76.   (New). The method as recited in claim 73, further including the step of:

adjusting the expected performance of said at least one account as a function of the sensitivity of said account performance to said first or second scaling factors.

77.   (New). A machine readable computer program for forecasting the performance of at least one account, the computer program configured to run on a processing apparatus which includes a processor and memory with data of multiple accounts of multiple vintages and account data representative of at least one account stored therein, the computer program comprising:

access means for causing said processor to access account data from said memory;

first determining means for determining a vintage factor based upon the performance of said multiple accounts of said multiple vintages; and

second determining means for determining the expected performance of said at least one account as a function of said vintage factor and the age of said at least one account.

78   (New) The machine readable program as recited in claim 77, further including:

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      (c)   adjusting means for causing the processor to adjust the expected performance of said account as a function of at least one external factor not related to the age of said account.

79.   (New). The machine readable computer program as recited in claim 77, wherein said second determining means includes means for causing the processor to determine the changes in the performance of said at least one account over the life of the account.

80.   (New). The machine readable computer program as recited in claim 77, wherein said determining means includes means for causing the processor to determine the performance of the account by comparing the account to other accounts of similar age.

81.   (New). The machine readable computer program as recited in claim 80, wherein said determining means includes means for causing the processor to determine the performance of an account by comparing the account to other accounts of similar age or vintage by determining parameters that are common to all vintages at given ages.

82.   (New). The machine readable computer program as recited in claim 78, wherein said adjusting means includes means for causing the processor to adjust the expected performance of said account as a function of one or more external time based factors that are not related to the age of the account, defining an external impact.

83.   (New). The machine readable computer program as recited in claim 77, wherein said first determining means includes means for causing the processor to determine a first scaling factor for scaling the expected performance of said at least one account as a function of the age of the account, defining a vintage scaling factor.

84.   (New). The machine readable computer program as recited in claim 83, wherein said first determining means includes means for causing the processor to determine a second scaling factor, defining an external impact scaling factor.

85.   (New). The machine readable medium as recited in claim 77, further comprising:

    means for causing the processor to determine the demographic characteristics of at least one account;

    means for causing said processor to compare the demographics characteristics of other accounts to at least one of said vintage scaling factor and said external impact scaling factor; and

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means for causing said processor to generate new scaling factors for new vintage accounts as a function of said demographic characteristics.

86.   (New).   The machine readable computer program as recited in claim 78, wherein said adjusting means includes means for causing the processor to adjust the expected performance of said account a function of at least one external time based factor not related to the age of the account and selected from the group consisting of seasonality, market competition, management policy, consumer environment and economic environment.

87.   (New).   The machine readable computer program as recited in claim 84, further comprising means for causing the processor to adjust the expected performance of said account as a function of the sensitivity of said account performance to said first or second scaling factors.

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